INDEX TO VOLUME XLII.

A

ACCIDENT Assessment Companies, Differ From Life Assessment Companies, 311
Accident Assurance, 5
Accidents in 1888, Railway, 319
Actuarial Association, An, 152
Actuarial Society of America, Report of, 323
Actuaries, An American Association of Life Assurance, 227, 229
Actuaries, A Question of Interest to, 246
Actuaries, The American Faculty of, 325
Address to Water-works Men, An, 271
Adjustment Question, The, 185 197, 209
Ætna Insurance Company of Hartford, The, 32
Ætna Life, Statement of the, 81
Ages of Entry in Life Assurance—Experience of Thirty Offices, 198
Alabama Legislature, Bills Introduced in the 129
Alcohol Shorten Life? Does the use of, 320
Aldrich, Capt. Horace L., of St. Louis, 299
Ale, Quenched by 45
Alexandria, Va., Two Wild-cat Companies at, 179, 191
American and English Fire Departments, Comparison Between, 38
American Faculty of Actuaries, The, 325
American Fire Insurance Company of Philadelphia, Statement of the, 43
American Surety Company, Statement of the, 56
Anglo-Nevada's Surplus, The, 92
"Annex," is a "Main Building," An, 173
Anniversary Number, Press Comments on our, 44, 57
Anniversary Number of THE SPECTATOR, 38
Anthony, Frank W., An Underground Broker, 70
"Anti-Compact Bill" Before the California Legislature, 142
Anti-Rebate Committee, The, 82
Anti-Rebate Laws, The Requirements of, 275
Anti-Rebate Movement in Life Assurance, 179
Arkansas Valued Policy Law, The, 247
Armstrong Fire Insurance Company, 167
Armstrong, P. B., Three Companies Belonging to, 304
Arrested for Forgery, 44
Assessment Accident Company Denies Payment to Clergymen, 156
Assessment Associations, Stringent Laws Required for, 264
Assessment Companies, Withdrawal of Several, 191
Assessment Insurance at Harrisburgh, Pa., A Peculiar Phase of, 263
Assessment Insurance, Commissioner Merrill on, 333
Assessment Insurance, Issued, The Hand-Book of, 311
Assessment Assurance, Standard of Valuation for, 327
Assessment Insurance, THE SPECTATOR and Insurance News on, 61
Assessment Societies and Commissioner Forster of Pennsylvania, 73
Assessment Societies, New Blank Adopted by Insurance Department for, 276
Associated Factory Mutuals, Joint Report of the, 102
Association of Actuaries, 152
Assurance by States, Life, 146
Atlanta, The Underwriters Mutual Insurance Company of, 327
Automatic Fire Alarm, Good Work by, 210
Automatic Sprinklers, 39, 62, 79, 93, 103, 121, 157, 200, 216, 219
"Average" Age as a Criterion of Assessment Societies, 8

B

BAILEY, C. P., New Insurance Commissioner of Minnesota, 61
Baltimore Underwriter Retracts, The, 239
Baltimore Underwriter Criticising THE SPECTATOR and Insurance, The, 323
Banquet of the Life Underwriters Association of New York, 49
Baron Huddleston, Case Decided by, 215
Bartlett, Prof., Resignation of, 37
Batterson, President, of the Travelers and an Impecunious Friend, 209
Belfast Insurance Frauds Recalled, 283
Benzine, Bladders of, 197
Benzine in Dyeing Houses, Danger of, 102
Bill Concerning the Phœnix Mutual Passed over the Governor's Veto, 332
Bishop, Mr. of Chicago, Appointment of, 275
Blackburn, Edwin, on "That Longier Reservoir Disaster," 39
Bladders of Benzine, 197
Blank Adopted by Insurance Department for Assessment Associations, New, 276
Bliss, William Root, The Two Ways, 5
Blunder, A Big, 157
Bonner, Chief, Succeeds Charles O. Shay, 263
Book Value of Fire Insurance Companies' Stock, 133
Boston, Correspondence From, 24, 77, 244
Breweries, Efforts to Avert Explosions in, 324
British Equitable Life Assurance Company, The, 98
British Insurance News, 243, 302
Brooklyn Life Insurance Company, Statement of the, 108
Business Done by French Life Assurance Companies in 1888, 189
Business of Farmers Mutual in 1888, 139
Business of Fire Companies, Improvement in, 50
Business of "Temperance" and "General" Sections of Companies, 215
Buffalo Fire, Loss at the, 73
Building Construction at St. Paul, 248
Building of the Glens Falls Insurance Company, The New, 320
Buildings Erected in Philadelphia, New, 101

C

CALIFORNIA, Insurance in, 61
California Legislature, "Anti-Compact Bill" before the, 142
Canada, Life Assurance in, 98
Cancer, Increase of, 210
Career of THE SPECTATOR, The, 1
Carr, Commissioner Bruce, Charges Against, 101
Chart by E. D. Williams 203
Cheap Life Assurance, 134
Chicago Life Underwriters' Association, 58
Children's Endowment Concern, A, 55
"Chicago Compact," 276
Chicago Fire Department Report, The, 296
Chicago, The Northern Assurance at, 262
Cincinnati, The Citizens of, 67
Citizens Gas Light Company Destroyed, 4
Citizens Insurance Company of Pittsburgh, The, 331
Citizens Mutual Life, Actions Begun Against the, 40
Citizens of Cincinnati, The, 67
City of London Fire Insurance Company of London, 67
Clayton Masonic Mutual Relief Association Retires, 203
Combs, Chief, on Life-Saving Apparatus, 85
Combustion? Was it Spontaneous, 320
Commercial Union Life Insurance Company of New York, 49, 156
Commissioner Appointments in Missouri and California, 143
Compacts, Fire Underwriters', 270
Compact, The Philadelphia, 62
Companies' Payments to Johnstown's Sufferers, 312
Comparative Exhibit of Fire Underwriting, 126
Compulsory Insurance in Germany, 99
Conemaugh Dam, The Broken, 306
Conemaugh River Valley Disaster, 287, 288
Connecticut Mutual Defalcation, The, 61, 83, 89, 141, 179, 186.
Connecticut Mutual Life Insurance Company, Statement of the, 109
Consistency, as Expressed by "Insurance," 311.
Continental Europe, Gossip from, 172, 208, 269
Continental Life, Report of the Receiver of the, 152, 222
Convention at Washington of Underwriters of America, Annual, 275
Convention of Mutual Life and Accident Underwriters, 288, 292
Correspondence from Albany, 40, 51, 63, 76, 91, 106, 119, 132, 144, 158 171, 181, 195, 207, 218, 228, 245, 266, 315
Correspondence from Atlanta, 52, 303, 315
Correspondence from Baltimore, 163
Correspondence from Boston, 24, 77, 244
Correspondence from Canada, 303
Correspondence from Chicago, 27
Correspondence from Continental Europe, 172, 208, 269
Correspondence from Great Britain, 302, 243
Correspondence from Hartford, 22
Correspondence from Kentucky, 53
Correspondence from Massachusetts, 171
Correspondence from Memphis, 279
Correspondence from Milwaukee, 81
Correspondence from Minneapolis, 79
Correspondence from Minnesota, 51
Correspondence from Mobile, 279, 314
Correspondence from Nebraska, 42, 52, 76
Correspondence from New Orleans, 27, 41, 78, 170, 265
Correspondence from Ohio, 24
Correspondence from the Pacific Coast, 78, 106, 144, 194, 267, 316
Correspondence from Pennsylvania, 54, 64, 91, 107, 119, 132, 143, 158, 182, 195, 208, 219, 229, 267
Correspondence from Philadelphia, 25, 65, 77, 104, 157, 194, 209, 243, 280
Correspondence from Rhode Island, 64, 119
Correspondence from Rockford, Ill., 57
Correspondence from San Francisco, 26, 78
Correspondence from the Southeast, 52, 303, 315
Correspondence from Tennessee, 42
Correspondence from Texas, 219, 290
Correspondence from Virginia, 183
Cortland Sprinkler System, That
Cortlandt Street, Removal of THE SPECTATOR Company to, 191
Cotton Compresses, The Future of Fire Underwriting in, 11
Cotton Insurance, Comments on, 27
Cotton Rates in the South, 49, 52
Covington, S. F., Reminiscences of, 94
Crescent City Matters, 41, 78, 170, 265
Criticism of Assessment Insurance by Insurance News, 61
Cyoton, Salt Water Instead of, 334
Crude Petroleum for Fuel, 118
Cunningham, C. N., Arrest of, 44

D

DEATH of Professor McCay, 139
Death of Three Women by Suffocation, 49
Death Rate for New York for 1888, 141
Decision, An Interesting, 248
Defalcation, The Connecticut Mutual Life, 61, 83, 89, 141, 179, 186
Delaware, Valued Policy Law in, 179, 304
Deposit with State Treasurer, Insurance Companies in Nebraska Must Make a, 117
Destroyed by Wind and Storm, 44
Development of Life Assurance, On the Recent, 3
Died Before Discovery, 134
Disaster at Johnstown, Pa., 287, 288
Dry Pipe Sprinklers, Philadelphia Underwriters Investigate the, 84
Dry Pipe Sprinkler System, Good Work of a, 238½
Durland, J. H., and His Litigation, 65
Durland, J. H., on Endowment Insurance, 104

E

ELLERBE, C. P., of Missouri, Succeeds Bruce Carr, 101, 117
Endowment Concern, A Children's, 55
Endowment Insurance, 104
Entrance in Life Assurance, Ages of, 198
Equitable Life Assurance Society, Statement of the, 109
Equitable, The New Simplified Policies of the, 324
Erroneous Figures for Montana, 219
Examination of the National Benefit Society, 335
Extracts from Statements of Life Assurance Companies, 110, 138
Extracts from the Figures of 1888, Some, 45, 58, 70, 86, 99, 115

F

FACKLER, D. P., on "A Big Blunder," 157
Fackler, David Parks, on "Assessment Insurance," 8
Fackler, D. P., Organizer of the American Actuarial Association, 217
Factory Mutuals in Pennsylvania, The, 277, 288
Failure of Several Assessment Companies, 191
"Fairfax" and the "State of Virginia," Two Wild-cats, 155, 191, 251
Farmers Mutual Fire Insurance Companies of New York, 138
Fidelity and Casualty Company and Insurance Legislature, The, 134
Fidelity and Casualty Prohibited from Doing Business in Iowa, 287

115913

Fidelity and Casualty to Continue Business in Iowa,
Fidelity and Casualty Company, Statement of the, 92
Figures of 1888, Some Extracts from the, 45, 70, 86, 99, 115
Financial Exhibit of Thirty Years of Life Assurance, 205
Fire at Savannah, 191
Fire at Seattle, The Great, 307, 311
Financial Standing and Business of Forty Life Companies, 193
Fire Companies, Improvement in Business of, 50
Fire Department Investigation in New Orleans, 209
Fire Departments of United States and England, Comparison Between, 38
Fire Department, Report of New York, 123
Fire Engineers Will Talk About, What the, 261
Fire Hose for Private and Public Uses, 117
Fire Insurance, 2
Fire Insurance by States, 93, 110 123, 136, 149, 162, 187, 198, 211, 247
Fire Insurance Companies' Stock, Book Value of, 133
Fire Insurance Companies' Surplus, 137
Fire Insurance in Massachusetts in 1888, 174
Fire Insurance in New York State, 71, 85
Fire Insurance Premiums in New York City, 135
Fire Insurance Stocks and Dividends, 48, 177, 310
Fire Losses, An Inspector Talks About, 7
Fire Losses in United States and Canada, 38
Fire Losses in the United States in 1888, 331
Fireman of London, Article Concerning Fire Departments in the, 38
Fire on River Front, Loss Occasioned by, 216
Fire Patrol Corps of the United States, 271
Fire Protection at New Orleans, 319
Fire Risks, Steam Pipes and, 335
Fire Underwriters, Annual Meeting of the National Board of, 251, 252, 281
Fire Underwriting in Cotton Compresses, The Future of, 11
Fire Underwriters' Compacts, 270
Fire Underwriting in Ohio, 24
Fire Underwriting, Perils of, 55
Fireworks, Fewer Permits for Sale of, 323
First Policy Issued by the Ætna, 33
Flood in Conemaugh Valley, 287, 288
Forster, Commissioner, and Assessment Societies, 73
Forster, J. M., Reappointment of, 129
Forty Life Companies in 1888, Resume of the Business of, 193
Franklin Fire Insurance Company, Statement of the, 56
Fraternal Organizations, Their Methods of Obtaining Insurance, 264
Fraternal Societies, Business Done by, 251
Fraternal Societies, Irresponsible, 241
Frauds Recalls, The Belfast Insurance, 283
Freeman, J. R., Recommends Rubber-lined Hose for Factories, 117
Freeman, J. R., Report on Defective Linen Hose by, 102
French Habits and Mortality, 84
French Life Assurance Companies in 1888, Business Done by, 175
Fuel, Crude Petroleum for, 118

G

GEORGIA'S Semi-Annual Report, 141, 323
German-American Insurance Company, The, 67
Germany, Compulsory Insurance in, 99
Glens Falls Insurance Company, Statement of the, 56
Glen Falls' New Building, The
Good Friday's Great Fire, 223
Goodman, President, and the Phœnix Mutual Life, 203, 300, 325
Greene, Col. Jacob L., and the Moore Defalcation, 83, 179, 186
Greene, Col., and the Rebate Committee, 37, 75

H

HALSEY, J. L., on Life Assurance, 19
Hand-Book of Assessment Assurance, The, 276, 311
Harper, E. B., and THE SPECTATOR, 289, 299, 311
Hartford Hotel, Wreck of a, 101
Hartford Steam Boiler Inspection and Insurance Company, Statement of the, 92
Hartford, the Phœnix of, 66
Healthy Tenement Dwellers, 336
Henry H. Hall, Retirement from Northern Assurance Company of, 203
Hexamer, C. John, Fire Losses, 7
Hitchcock's, B. J., Suggestion Regarding Use of Salt Water for Fires, 334
Holger de Roode of Chicago, Twentieth Anniversary of, 109
Holidays, Number of, 227
Homans, Sheppard, Life Assurance, 15
Homans, The late H. S., 70
Home Insurance Company of New York, Statement of the, 43
Home Provident Safety Fund Association, The Insolvent, 179, 281
Hotel, Wreck of the Hartford, 101
Howard's Reasons why Wanamaker Assures Largely, Joseph, 37
How Life Assurance Men Assure, 307
Hudsan, J. L., Formerly a Director of the Imperial Life, 263
Huddleston, Baron, Case Decided by, 215

I

IMPERIAL Life Insurance Company of Detroit, Annual Meeting of the, 93
Imperial Life of Detroit, Success of the, 263
Imperial Life Treats Its Agents, How the, 82
Increase of Cancer, 210
Indiana Mystery, The, 186
Indianapolis, Joseph A. Moore, Defaulting Agent at, 61
Industrial Assurance, 6
Inspector Talks About Fire Losses, An, 7
Insurance Agents, Surety Bonds for, 83
"Insurance," Assessment Advertisements in, 311
Insurance at Singapore, 333
Insurance Business, Members of Legislature from Pennsylvania Assisting, 299
Insurance by States, 69
Insurance Companies in New Orleans Taxed for the Maintenance of the Fire Protection Service, 74
Insurance Company of North America, Statement of the, 43
Insurance, Endowment, 104
Insurance Legislation, 129
Insurance Legislation in Nebraska, 52
Insurance Legislation, The Fidelity and Casualty Company and, 134
"Insurance Legislation, There's Money in," 79
Insurance Literature, 2
Insurance News of Philadelphia, Clipping from, 289
Insurance on Large Risks, 20
Insurance Register, The, 167
Interest to Actuaries, A Question of, 246
Interest, Table of Rates of, Walter C. Wright, Actuary, 141
Investigation of the New Orleans Fire Department, 278
Iowa Against Fidelity and Casualty Company, 287
Iowa Allows the Fidelity and Casualty to Continue Business, 323
Iowa, But One Kind of Insurance in, 280
Ireland, The Patriotic Insurance Company of, 61
Iron Hall of New York, To Change Name of the, 215
Iron Shutters as Protection to Buildings Against Fire, 49
Irresponsible Fraternal Societies, 241
It Was Not the Prospect House, 40

J

JOBBING Legislators, 45
Johnson, A., Communication from, 40
Johnstown's Sufferers, Insurance Companies' Payments to, 312
Judgment in the Celebrated Tyler Case Confirmed, 122

K

KANSAS Home and Topeka Cancelled by Commissioner of Kansas, Licenses of, 129
Kansas Home Insurance Company and Commissioner Wilder, 259
Kansas Home, THE SPECTATOR and the, 305
Kansas Home Mutual, Alleged Insurance of the, 155
Kansas, Wild-cat Insurance in, 44
Kittanning Insurance Company, 74
Knights of Honor and Missouri Commissioner, 117
Knight Templars and Masonic Mutual Aid Association, 264, 276
Knowles, Clarence, and the Southeastern Tariff Association, 192

L

LEAFLET Form, John Wanamaker's Reasons for Assuring Contained in, 89
Legal Fidelity Insurance, Reserve in, 16
Legislation, Insurance, 129
Liberty, New Management of the, 82
License Law, The New South Carolina, 86
Life? Does the Use of Alcohol Shorten, 320
Life Assurance Abroad, 271
Life Assurance by States, 85, 146, 160, 175, 199, 211
Life Assurance, Cheap, 134
Life Assurance Companies' New Buildings in Philadelphia, 101
Life Assurance Companies, Some Extracts from the Statements of, 110
Life Assurance in Canada, 98
Life Assurance in Massachusetts, 301
Life Assurance in New York State, 109
Life Assurance Men Assure, How, 307
Life Assurance, On the Recent Development of, 3
Life Assurance, Practical Results of, 19, 317
Life Assurance, Social Science and, 188
Life Assurance, The Anti-Rebate Movement in, 179
Life Assurance, Thirty Years of, 204
Life Insurance Companies for 1888, Extracts from Sworn Statements of, 133
Life Insurance in Western New York, 290
Life Insurance Company of Virginia and the Mutual Trust Fund, 187
Life Policies, Correspondent Asks for Views in Reference to, 299
Life Policies, On the Purchase Value of, 9
Life Report of New York, 212
Life Saving Apparatus, Chief Combs on, 85
Life Underwriters Association, Annual Meeting of the, 122
Life Underwriters Association, Banquet of the, 49, 101
Lightning's Work, The, 319
Lion Fire Insurance Company, Statement of the, 43
Liverpool and London and Globe Insurance Company, Statement of the, 92
Local Boards and Tariff Associations, 10
London and Lancashire, The, 67, 110
Losses in United States and Canada, Fire, 38
Losses in the United States in 1888, Fire, 331
Louisiana Insurance in 1888, 200
Louisiana Legislature Refused to Furnish Funds for Troops to Parade at Centennial, 240
Louisiana Sues Companies to Recover License Fees, 324
Lubricating Oil Tests, 335

M

MAC FARLANE, Sen. J. J., Valuable Work in Legislature of, 299
Mahoning National Life Association of Columbus, O., 143
Managers of Fire Companies, Complaint of, 49
Manchester Fire Insurance Company of Manchester, Eng., 155
Manhattan Life Insurance Company, Statement of the, 108
Manufacturers Life and Accident Insurance Company of Toronto, 141
Manufacturing Risks, Question of Rates Upon, 142
Maryland and Pennsylvania, Notes from, 173
Massachusetts in 1888, Fire Insurance in, 174
Massachusetts, Life Assurance in, 301
Massachusetts Life Report, 291
Massachusetts Matters, 171
Massachusetts Mutual Life Insurance Company, Statement of the, 56
Massachusetts Standard Benefit Company, Closing up of the, 287
Maxwell, R. A., Superintendent of Insurance in New York, 73
Maxwell, Superintendent, Gov. Hill Will Not Attempt the Removal of, 263
"McCall Anti-Rebate Bill" Becomes a Law, 251
McCay, C. F., On the Purchase Value of Life Policies, 9
McCay, Professor C. F., Death of, 119
McClintock, Emory, New Position of, 37
McCurdy, Richard A., Insurance on Large Risks, 20
Medical Examiner, The, by Dr. Charles F. Stillman, 263
Meeting of the Rebate Committee, 37
Merrill, Commissioner, on "The Danger from Stock in Life Companies," 300
Merrill on Assessment Insurance, Commissioner, 333
Metropolitan Plate Glass Insurance Company, 56
Miller, Geo. C., of Johnstown, Pa., Application for Agency Position by, 131
Millionaire's Life Insurance, A, 13, 37, 89
Milwaukee Mechanics, The, 67
Milwaukee Notes, 81
Minnesota, C. P. Bailey, New Insurance Commissioner of, 61
Miscellaneous Insurance, 11
Misleading Ratios in Life Assurance, 17
Missouri Commissioner and Knights of Honor, 117
Montana, Erroneous Figures for, 219
Montana in 1888, Business of Fire Insurance Companies in, 203
Montgomery, Ala., Sanitary Congress held at, 223
Moore, Joseph A., Defaulting Agent of the Connecticut Mutual, 61, 74, 89, 179, 186
More About Automatic Sprinklers, 39
Mortgages on Farms, 312
Mutual Benefit Life Association, Disburbance at Annual Meeting of 155, 192
Mutual Benefit Life Association Examined, 159
Mutual Benefit Life Association, Poor Management of, 167
Mutual Benefit Life, Statement of the, 81
Mutual Fire and Clarence Knowles, 192
Mutual Fire and the Southeastern Tariff Association, 197
Mutual Fire Insurance Company of New York, 160
Mutual Fire, the Southern Manager of the, 164
Mutual Life and Accident Underwriters of America, Annual Convention of the, 275, 282, 288, 292
Mutual Life's New Actuary, 37
Mutual Life, Statement of the, 81
Mutual Reserve Fund and THE SPECTATOR, 289, 299, 311
Mutual Reserve Fund Life Association of New York, 143, 203, 210
Mutual Reserve Fund Life Insurance Association, The Annual Meeting of the, 67
Mutual Underground Companies, The, 168

N

NASHVILLE, Tenn. — Children's Endowment Society, 55
National Accident Society of New York Ruled out of Pennsylvania, 167
National Benefit Society, Action Against the, 122
National Benefit Society of New York, Examination of the 324, 335
National Board of Fire Underwriters, Annual Meeting of, 251, 252
National Board of Fire Underwriters in Chicago in 1868, 276
Nebraska Law Compels Companies to make a Special Deposit in that State, 73, 117
Nebraska, The Latest from, 68
Nebraska's "Two Per Cent Tax," 191
Nebraska, "Valued Policy Bill" Passed in, 129
New England Mutuals in Pennsylvania, Business of, 155, 251
New Orleans Companies, Some, 57
New Orleans' Discussion of Iron Shutters, 49
New Orleans Fire Department Investigation, The, 209, 278
New Orleans, Fire Protection at, 319
New Orleans' Inadequate Fire Service, 121
New Orleans, Need of Paid Fire Department for, 50
New Orleans Petitions Insurance Companies to Purchase Heaters for Steam Fire Engines, 74
New Orleans Scandal, 160
New York Board of Fire Underwriters, 281
New York Equitable Fire Retires, 240, 248
New York Fire Department in 1888, The, 296
New York Fire Department Report, 123
New York Life Insurance Company, Statement of the, 108
New York Life Report, 213
New York State, Fire Insurance in, 71
New York State, Life Assurance in, 109
Niagara Falls, Communication from, 40
Northern Assurance at Chicago, The, 262
Northwestern Breezes, 79, 120, 169, 181, 217, 245, 278
Notes from Texas, 219
Notes from the North, 303
Notes in the Western Field, 27

O

OHIO Insurance Statistics, 145
Ohio, Insurance Taxation in, 283
Oil Tests, Lubricating, 335
Old Guard of Fire Insurance Managers, Annual Meeting of the, 251, 252
"One Spoke," Correspondence from, 24
Order of Tonti, The, 66

P

PACIFIC Coast Chat, 26
Pacific Insurance Union, Trouble in the, 334
Patriotic Assurance Company of Ireland, 61
Pelican Insurance Company of New Orleans, 239
Penn Mutual Life, Statement of the, 81
Pennsylvania and Maryland, Notes from, 173
Pennsylvania Company for Insurances on Lives and Granting Annuities, 167
Pennsylvania, Factory Mutuals in, 277
Pennsylvania, Factory Mutual Insurance Bill Vetoed in, 288
Pennsylvania Legislature, Bill Before the, 168
Pension Fund for Workmen, How to Create, 173
Peoples Benefit Association, Case Against the, 248
Perils of Fire Underwriting, 55
Permits Issued for Sale of Fireworks on Fourth of July, Less, 323
"Persimmons" Indulges in Some Underwriting Reminiscences, 22
Philadelphia Compact, The, 62
Philadelphia Did Last Year, What, 25
Philadelphia, New Buildings in, 101
Philadelphia Underwriters Investigate Dry Pipe System, 84
Philadelphia, The Situation in, 66
Phœnix Mutual Bill Passed over the Governor's Veto, 332
Phœnix Mutual Life and Mr. Goodman, 203
Phœnix Mutual Life, Examination by Commissioner Fyler of the, 227
Phœnix Mutual Life Insurance Company, Bill Concerning the Stock of the, 287, 300, 311, 325, 332
Phœnix of Hartford, The, 66
Plessner and Shaw Sentenced to Penitentiary, 101
Poisoned Water, 331
Policies of the Equitable, The New Simplified, 324
Post Magazine Almanac, The, 167
Practical Results of Life Assurance, 19, 317
Premiums and Losses of Fire Companies, 94
Premiums and Losses of London and Lancashire, Mistake in, 110
Premiums are Due, Citizens of Wisconsin to be Notified When Their, 89
Premiums in New York City, Fire Insurance, 135
Preferred Mutual Accident Association, 152
President for the Family Fund Society, A New, 164
Press Comments on our Anniversary Number, 57
Prize Essays, Useful, 283
Professorship of the University of Vermont, The New, 185
Propertyholders Mutual Aid Fire Indemnity Society of New Orleans, 37
Propertyowners in Pennsylvania Prohibited from Insuring in Companies Not Licensed There, 168
Prospect House, It was Not the
Provident Savings Life Association, The, 67
Purchase Value of Life Policies, On the, 9

Q

QUAKER CITY Notes, 65, 104, 157, 209, 280
Quenched by Ale, 45

R

RAILWAY Accidents in 1888, 319
Rambling Notes, 242
Ransom, Mr., Bill Introduced in the Nebraska Legislature by, 125
Rates of Insurance Depend on Protection from Fire, 275
Rates, Stock and Montreal Companies upon the Question of, 142
Rebate Committee, Col. Greene and the, 75
Rebate Committee, Meeting of the, 37
Rebates, State Legislatures Prohibit, 62
Receiver of the Continental Life, Report of the, 222
Reciprocal Courtesies, 82
Reminiscences of a Third of a Century in Life Insurance, 15
Removal of THE SPECTATOR Company, 191
Report of the Life Underwriters Association, 122
Reports of Insurance Companies and The Weekly Underwriter, 156
Reserve in Legal Fidelity Insurance, 16
Reserve in Surety Companies, The, 131
Reservoir Disaster, That Songier, 39
Results of Life Assurance, Practical, 317
Resume of the Business of Forty Life Companies in 1888, 193
Rio de Janeiro and Santos, The Water Supply of, 320
Risks, Women as Life Assurance, 336
Rockford, Ill., Items from, 57
Roode, Holger de, Twentieth Anniversary of, 109

S

ST. JAMES CATHEDRAL, Brooklyn, Struck by Lightning, 319
St. Paul, Building Construction at, 248
Salt Water Instead of Croton, 314
Sanitary Science in the South, 223
Sanitation and Sanity, 261
Savannah Fire, The, 191, 199, 238
Savannah Loss Adjusted, The, 220
Schauze, Christian, Confession of, 134
Scottish Union and National Insurance Company, Statement of the, 43
Seattle, The Great Fire at, 307
Semi-annual Reports, Georgia's Insurance Companies Compelled to Make, 141, 323
Seward, Geo. F., Legal Fidelity Insurance, 16
Shaw and Plessner Sentenced, 101
Shay, Chief, Retirement From Fire Department of, 263
Singapore, Insurance at, 333
Situation in Philadelphia, The, 66
Smith, Actuary, A Nut to Crack for, 55
Smith, H. W., On Misleading Ratios in Life Assurance, 17
Social Science and Life Assurance, 188
South Carolina License Law, The New, 86
Southeastern Tariff Association, Meeting of the, 215, 228, 231
Southeastern Tariff Association, The Mutual Fire and the, 197
Southern Manager of the Mutual Fire, The, 164
Southern Notes, 197, 209
Songier Reservoir Disaster That, 39
SPECTATOR and the Kansas Home, THE, 305
SPECTATOR and the Mutual Reserve Fund Life Association, THE, 289, 299, 311
SPECTATOR, Anniversary Number of, 38
SPECTATOR Company, Removal of THE, 191, 227
SPECTATOR Surveys, 35, 39, 63, 90 130, 313
SPECTATOR, The Career of THE, 1
Spier, Representative, Introduces Bill to Investigate the New England Life, 227
Spontaneous Combustion? Was it, 320
Sprinklers, Automatic, What They Should Be, 200
Sprinkler System, That Cortland, 131
"Stalwart" Remarks About "Wicked Brokers," 25
Standard Life and Accident of Detroit, 281
Standard of Valuation for Assessment Assurance, 327
State Board of Health, Report of the, 141
State Legislatures on the Question of Valued Policy Laws, 62
Statements of Life Assurance Companies, Some Extracts From, 138
Staten Island Dyeing Establishment, Death from Benzine in, 102
States, Insurance by, 69
States, Life Assurance by, 146
Statistics of Ohio Insurance Companies, 145
Statler, J. B., More About Automatic Sprinklers, 39
Steam Pipes and Fire Risks, 335
Stick, D. L., Certificate Received From, 37
Stillman, Dr. Charles F., "The Medical Examiner," 263
"Stock in Life Companies, The Danger From," by Commissioner Merrill of Massachusetts, 301
Stocks and Dividends, Fire Insurance, 48, 177, 310
Stringent Laws Required for Assessment Associations, 264
Suit Against Insurance Companies, Louisiana and New Orleans Bring, 324
Surety Bonds for Insurance Agents, 83
Surety Companies, The Reserve, 131
Surplus, Fire Insurance Companies, 137
Surplus Provided at Organization, 157

T

TARES in the Wheat, 312
Tariff Association, Local Boards and, 10
Tariff Association of New York, Reorganization of, 240
Telephone Wires Which Connected with Mayor Grant's Residence Cut, 239
Temperance and General Life Insurance Company of Canada, 215
Temperature and the Death Rate, 222
Tenement Dwellers' Health, 336
Texas and the National Board, 264
Texas Legislature Prohibits Trusts of all Kinds, 239
Texas Trust Bill, The, 260
Third of a Century in Life Assurance, Reminiscenses of a, 15
Thirty Years of Life Assurance, 204
"This is the Man Every Company is Looking For," 131
Three Companies, P. B. Armstrong's, 304
Three Women Suffocated in Burning Building, 49
Tonti, The Order of, 66
Traders and General Insurance Company (Limited) of Manchester, Eng., 251
Transatlantic of Hamburg, The, 67
Tribune Suggests New Class of Insurance to Insure Against Floods, 290
Trouble in the Pacific Insurance Union, 334
Trust Bill, The Texas, 260
Two Per Cent Tax Paid by Fire Insurance Companies, 240
Two Ways, The, 5
Tyler Case Confirmed, The Judgment in Celebrated, 122

U

UNDERGROUND Broker Snubbed, An, 70
Underground Companies, The Mutual, 168
Underwriter Criticises Montana Returns, The Weekly, 201
Underwriter's Criticism of Assessment Organizations, The Baltimore, 323
Underwriters Mutual Insurance Company of Atlanta, The, 327
Underwriter, The "Superiority" of The Weekly, 191
Underwriting in New England, 24
Underwriters Who Get the Business, Pen Pictures of the, 27
Union Central Life Insurance Company, Statement of the, 109
Union Insurance Company of Philadelphia, 45, 122
Union Mutual Life Insurance Company, Statement of the, 56
United States in 1888, Fire Losses in the, 331
United States Industrial Assurance Company, 239
United States Industrial of Newark, The Sound Condition of the, 252
United States, The Fire Patrol Corps of the, 271

V

VALUATION for Assessment Assurance, The Standard of, 327
"Valued Policy" Bill in Nebraska, Passed, 129
Valued Policy Law in Arkansas, The, 247
Valued Policy Law in Delaware, 304
Valued Policy Laws, 179, 220
Valued Policy Legislation, 62
Vermont, The New Professorship of the University of, 185
Vicksburg's Request for Lower Rates of Insurance, 275
Virginia Notes, 183

W

WANAMAKER, John, Amount of Life Assurance of, 13, 37, 89
Warehouses and Elevators Belonging to Hudson R. R. Company, Fire in, 223
Washburn, John H., Tariff Associations, 10
Washington, Annual Convention of Underwriters at, 282
Water for Fire Purposes in New York, Shortage of, 323
Water, Poisoned, 331
Water Supply of Rio de Janeiro and Santos, 320
Water-Works Men, An Address to, 271
Weekly Underwriter and Our Insurance Statistics, The, 156
Weekly Underwriter, The "Superiority" of the, 191
Westchester Fire Insurance Company, Statement of the, 36
West Coast Fire and Marine Insurance Company, 37, 73, 117, 122
Western Insurance Review of St. Louis, Death of Editor H. L. Aldrich of, 299
Western Items, 75, 105, 184, 221, 247, 268, 277
Western New York, Life Insurance in, 290
What is Said of Our Anniversary Number, 44
Wheat, Tares in the, 312
Whose Axe Wants Grinding? 40
Wildcat Insurance in Kansas, 44
Wildcats at Alexandria, Va., 179
Wilder of Kansas and Two Mutual Insurance Companies, Commission, 129
Williams, E. D., A Chart by, 203
Wisconsin Bill Regarding Premiums Due, 89
Women as Life Assurance Risks, 336
Workmen, How to Create a Pension Fund for, 173
Wright, Walter C., Communication from, 55
Wright, Walter C., Interest Table Compiled by, 141

INDEX TO VOLUME XLIII.

A

ABBOTT, WILLIAM G., Secretary of the Connecticut Mutual Life, Death of, 200
Accident to Frank W. Crandall, Engineer, and the Amount of his Insurance, 38
Accidents in New York, A Year's, 43
Accident Assurance, 2
Accident Assurance Delegates at the Denver Convention, Report of the, 142
Accidents from Electric Wires, 193
Accidental Happenings, 210, 243, 273, 300, 301
Accident Statistics Compiled by a German, 87
Actuarial Society of America, The, 62, 187
Actuarial Society of America, The First Meeting of the, 178
Actuarial Society of Edinburgh, 166
Actuarial Work, New and Important, 213
Actuaries, The American Faculty of, 164
Adjuster, An Old, His Past Experience, 293
Adjusters, Professional, and President P. B. Armstrong, 286
Adjustment, A Question of, 254
Adjustments, 18
Adjustments, The Question of, 242
Adjustments, Report of Committee on, 8
Advertisement in its Belly, An Explanation with an, 28
Ætna of Hartford Decides to Re-enter New Hampshire, 169
Ætna Withdraws from the New Hampshire Compact, The, 178
Ætna Will Go Into New Hampshire, The, 187
Ætna Insurance Company Enters New Hampshire, 194
Ætna Fire in New Hampshire, The, 301, 302
Agents, The Need of Persistent Insurance, 87
Agents Being Acquainted with Life Assurance Mathematics, The Advisability of, 145
Agents in Insurance, "Rough Notes" on, 109
Agents in Life Assurance, Need of Effort Among, 85
Agent Profits by Canvassing Among Strangers, 182
Agents Should Advance, 193
Agents who Know Everyone's Business, 181
Ages of Old People in Different Countries, 85
"Albuminuria and Life Assurance," Dr. Pavy of Guip Hospital on, 170
Amalgamation and Consolidation of Companies, 182
American Faculty of Actuaries, The, 164
American Life Companies in Germany, 183
American Life Companies in Germany. II, 267, 268
American Life Companies in Great Britain, 171
American Mutual of Michigan City, Ind., Undermining its Agents, 258, 259
American Steamboiler, Insurance Adopted by the, 229
American Tontine Savings Union, 224
American Towns, Fire Protection of, 98
Analysis of Life Assurance Expenses, 205, 206
Analysis of Life Assurance Returns, 110
Anchorage of Buildings, The, 174
Annuities Paid by Life Assurance Companies, 109
Ant-Combination Legislation, 217
Anti-Rebate Law, "The Record" on the, 218
Anti-Rebate Law in Western New York, Alleged Violations of the, 85
Anti-Rebate Law, Violations of the, 133
Anti-Rebate Laws in Ohio and New York, The London Spectator on, 62
Anti-Rebate Legislation in Ohio, 169
Antwerp, Disaster at, 133
Applicants for Pensions to Life Assurance, The Relation of, 217, 222
Armstrong, P. B., on Adjustments, 242
Armstrong, President P. B., and Professional Adjusters, 286
Armstrong's Recent Statements, Mr., 257
Armstrong, P. B., $1000 Reward Offered by, 205
Armstrong Fire Insurance Company, Impairment of the, 248
Armstrong Companies and the Bamberger, Bloom & Co. Adjustment, The, 293
As to Flour Mill Insurance, 288
Assessment Accident Underwriters Convention, 81, 86, 91
Assessment Association, Another Fraudulent, 39
Assessment Association, Liability of Members of, 50
Assessment Companies to be Driven out of the Dominion of Canada, 193
Assessment Life Associations, Death Rate of, 81
Assessment System Responsible for Increase of Business of Old Line Companies, 13
Assignment of Life Policy, 247
"Assurance" and "Insurance." Discrimination Between the Terms, 98
Assurance Business, New Life, 74
Assurance of Education, 7
Assurance of Infants, 29
Assurance Under a Policy, Wisdom of Extending the, 145
Atkinson, Edward, of Boston on the Fire Danger from Electric Light Currents or Sparks, 305
Atlanta Affairs, 257
Atlanta Home and The Vindicator, The, 204
Atlantic Fire and Marine Insurance Company Reinsures all its Business Outside of Providence in the National of Hartford, 305
Atlas Guarantee Company, 1
Atwood, H. F., "That Cut of Rate at Hickory, N. C.," 125
Automatic Sprinkler, 188
Automatic Sprinklers, Mr Crosby Tests Some New, 37
Automatic Sprinklers, Tests of, 61
Automatic Sprinklers in Mule-Spinning Rooms, 115
Average Duration of Lapsed and Surrendered Policies, 63

B

BALTIMORE, Steamboat Risks in, 157
Baths at Mount Dore, France, 149
"Behold How Great a Fire a Little Spark Kindleth," 248
Benham *vs.* the Provident Savings Life Assurance Society, 287
Berkshire Life Insurance Company, The, 224
Berlin Fire Insurance Companies, Business of, 57
Bet Concerning a Wife's Policy, A, 237
Biddle, Mr., and the New England Mutuals, 241
Binding Risks, 29
Blackmailers, How the Mutual Life Defeated Judicial, 19
Bonds, and the Necessary Reserve Thereon, Court, 113
Boston, Notes from, 77
Boston Council, The, and its Recent Fire, 289
Boston Fire, What it Has Demonstrated, 293
Boston Topics, 221
Brewery Fires in the United States, The Number of, 25
British Medical Association at Leeds, Discussion at the, 170
Brooklyn, More Water for, 20
Brown, Banker E. T., Disappearance of, 53
Brown's Definitive Analysis, 189
Burns, How to Treat, 238
Business of Fire Companies Unsatisfactory for First Six Months of 1888, 13
Business of Life Assurance Companies Progressive in Summer, 109
Buying Paid-up Life Policies, 265

C

CALIFORNIA Companies, 253, 259, 260, 261
California Insurance Report 68
Canada Life Assurance Company, The, 141
Canada Life Seeking to Enter Michigan, The, 169
Canadian Notes, 28
Capital of Long Island Insurance Company Impaired, 230
Career, A Murderer's, 57
Census, The Kind of Information Desirable for the Eleventh, 277
Chard, Thomas S., on the Coinsurance Clause as a Reform, Measure, 164
Chat from Cincinnati, 174, 209, 233
Children Should be Provided for by Parents Making Annual Payments, 169
Circulation of THE SPECTATOR, Rowell & Co. Desires to know the, 225
Cistern Gas, Death by, 53
Citizens of Indiana, The, and the New Vernon Insurance and Trust Company of Indiana, 177
City Insurance Company of Pittsburgh, The, 29
City of London Fire and John C. Paige, 98, 103
Cleveland Association of Life Underwriters Banquet, 301
Cocoanut Accounted for, The Milk in the, 225
Coast Review Mentions the Names of Companies That Paid Losses Promptly, 157
Coinsurance, by F. C. Moore, 190
Coinsurance Clause as a Reform Measure, The, 100, 122, 136, 145, 159, 164, 177
Coinsurance Conundrum, A, 212
Collom, Frank J., for Forgery, Arrest of, 73
Combustion of the Human Body, The Alleged, 167
Commercial Union Mutual Life Insurance Company, 188
Commissioners, The Question of the Settlement of 241
Commissioners of the United States, Convention of, 125
Commissioners of Insurance Departments, Convention of the, 145
Companies Desirous of Purchasing Smaller Agencies, Large, 182
Company for Providing Indemnity Against Loss by Defective Automatic Sprinklers, A New, 253
Compilation of Insurance Statistics, The, 307
Condition of the Homœopathic Mutual Life, 177
Coney Island, A Assessment Accident Convention held at, 81, 86
Conflagrations, the Lynn and Boston, 266, 267
Connecticut Indemnity Association, The, 213
Connecticut Mutual Life, Death of William G. Abbott, Secretary of the, 200
Connecticut Mutual Life, Examination of the, 37, 40
Consolidation of Companies, 182
Constancy, The Law of, by L. G. Fouse, 30
Consumption, Treatment for Pulmonary, 7
Convention of Assessment Accident Underwriters, 86, 91
Convention of the State Insurance Department Officials, 125
Correspondence from Atlanta, 57, 176, 187, 197, 212, 246
Correspondence from Boston, 77, 221, 270
Correspondence from Canada, 28, 139
Correspondence from Cincinnati, 209, 233, 282, 283
Correspondence from Dallas, 285, 286
Correspondence from Denver, 284
Correspondence from Detroit, 298
Correspondence from Mont Dore, France, 149
Correspondence from Europe, 15, 52, 184
Correspondence from Hartford, 287, 309, 310
Correspondence from Kansas, 197
Correspondence from Kansas City, 285
Correspondence from Kentucky, 138
Correspondence from Louisville, 67, 76, 174, 246, 298, 299
Correspondence from London, 271, 272, 312, 313
Correspondence from Minneapolis, 4, 66, 195, 271
Correspondence from Mobile, 111, 194, 245
Correspondence from Nebraska, 102
Correspondence from New Orleans, 16, 138, 164, 212
Correspondence from the Pacific Coast, 27, 76, 310
Correspondence from Philadelphia, 3, 39, 88, 160, 176, 195, 222, 255, 256.
Correspondence from Richmond, 112
Correspondence from San Francisco, 297, 298
Correspondence from the Southeast, 4, 16, 27
Correspondence from Texas, 51, 148, 163
Correspondence from Western New York, 90
Correspondence from Wheeling, W. Va., 5
Country Life, The Dangers of, 42
Court Bonds and the Necessary Reserve Thereon, 113
Crandall, Frank W., Accident Policies Taken out by, 38
Crescent Insurance Company of New Orleans, 49
Crescent and the New Orleans Compact, The, 52
Crescent City Matters, 163, 212, 234
Crescent City Notes, 16
Cunningham, Wm., on "That Reinsurance Problem," 223
Curious Fact, A, 237

D

DAILY Graphic Scheme, Resuscitate The, 217
Daily Press and Insurance Men, 1
Danbury, Conn., Incendiarism at, 73
Danger in Electric Wires, 31
Danger of Delay, 202
Dangers of Country Life, The, 42
Dangerous Buildings, Disasters Occurring From, 266
Death by Cistern Gas, 53
Death Rate of Assessment Life Associations, 81
Death of Stephen Crowell, 259
Death of Edward Driggs, President of Williamsburg City Fire Insurance Company, 67
Death of Alexander Ramsay, Supt. of Agencies of the Canada Life, 199
Defective Automatic Sprinklers, New Company for Providing Indemnity Against Loss Occasioned by, 253
Definitive Analysis, Brown's, 189
"Definitive Analyses of Life Assurance Returns," 1882-1888, Inclusive, 174
Delay, The Danger of, 202
Denver Convention, Report of the Accident Assurance Delegates at the, 142
Departments Added to Columns of THE SPECTATOR, Two New, 205
Dick & Meyer's Refinery in Brooklyn, Fire in, 121
Dick & Meyer Sugar Refinery Fire, Insurance Involved in 131
Dimick Case Will Not Rest, The, 169
Dinkelspielism, Litigious Result of, 199

Disaster at Antwerp, 133
Discrimination Between the Terms "Assurance" and "Insurance," 98
Dissolution of the New Hampshire Compact, 253
Ditman, Jos. H., Mysterious Disappearance of, 293
Do Not Fight for a Questionable Honor, 259, 302
Dolph, Artist J. H., Ruin by Fire of Studio Belonging to, 49
Driggs, Edmund, Death of, 67

E

EAST ORANGE, N. J., Death of Resident of, 218
Edinburgh, The Actuarial Society of, 167
Education, Assurance of, 7
Electric Light, The Incendiary Danger of the, 294
Electric Wires, Danger in, 31
Electric Wires Cause Damage in Evansville, Ind., 37
Electric Wires, Death from Handling, 193
Electric Light Wires, The Way to Place Them Underground, so as to Prevent Accidents, 305
Electricity, Against Execution by, 166
Eleventh Census, Some Exception to the Plans of Superintendent Porter in Taking the, 277
Eliot, President of Harvard, Recommends Parents to Provide for Children, 169
Elixir of Life, Trials by Dr. Brown-Sequard of the, 133
English Life Companies Revile the American Companies Doing Business in Great Britain, 73
Equitable, But An Imitator, Not the Great, 68
Equitable Accident Association of New York, Not the, 212
Equitable Reserve Fund Life Association, Failure of the, 39
Equitable Reserve Fund of New York, Receiver Appointed for the, 229
Evansville, Ind., Electric Wires Blown Down in, 37
Evolution of Life Assurance, The, 170
Examination of the Connecticut Mutual Life, 40
Exciting Fire at Sea, An, 82
Execution by Electricity, Against, 166
Expense, A Question of, 25
Expenses, Analysis of Life Assurance, 205, 206
Expenses in Fire Insurance, Increasing, 201
Exposition of 1892, Insurance to be Represented at the, 109
Exposure, The Cause of Some Recent Conflagrations, 277
Extending the Assurance Under a Policy, Wisdom of, 145
Exterior Protection of Risks to Prevent the Communication of Flames, Some Suggestions for, 277

F

FACULTY of Actuaries, The American, 164
Famines and Irrigation in India, 44
Faulty Construction, Suggested Remedy for Some, 238
Fidelity and Casualty Company in Iowa, 229
Fire at Louisville, Big, 142
Fire at Sea, An Exciting, 82
Fire in Dick & Meyer's Refinery in Brooklyn, 121
Fires in Breweries Caused by Dust Explosions, 25
Fire on Seventh Avenue, New York, 97
Fire Companies Business Unsatisfactory First Six Months of 1889, 13
Fire Department in New Orleans, Paid, 241
Fire Departments and Water Supply Systems, Inspection of, 199
Fire Hazard, A New, 277
Fire Insurance in 1889, 734
Fire Insurance, Increasing Expenses in, 201
Fire Insurance, with Suggestive Ratios, Expenses in, 26
Fire Insurance in Georgia, 53
Fire Insurance Premiums, New York City, 114
Fire Insurance Stocks and Dividends, 23, 47, 120, 180, 227
Fire Losses in the United States and Canada, July's, 87
Fire Losses in the United States and Canada for 1889, 133
Fire Prevention More Necessary Than Fire Protection, 306
Fire Protection at Savannah 42
Fire Protection of American Towns, 98
Fire Risks in New Orleans, 314
Fire Underwriters Association of the Northwest, 151
Fireproof Construction, 305, 306
Fireproofing Mediums, 9
Floods, Some Great, 31
Flood Insurance, 93
Flour Mill Insurance, As to, 288
Foreign Companies Assets in the United States, 169
Forster, Commissioner, Remarks in Life Report by, 97
Fouse, L. G, on the Law of Constancy. 30
Fouse, L. G., About Lapsed Policies, 90
France, Correspondence from Mont Dore, 149
Frank Leslie's Illustrated Newspaper, Insurance in, 189
Frank Leslie's Illustrated Newspaper, Notes on Insurance Contained in, 206
Fraternal Rumpus, A, 231
Fraternal Societies, 63
"Fraudulent" Assessment Association, Another, 39
Fyler's, Commissioner, Examination of the Phœnix Mutual Life, 241, 249

G

GASES vs. Water, Experiments with, in Putting Out Fires, 265, 266
Georgia, Fire Insurance in, 53
Georgia, A Year's Life Assurance in, 54
German Assurance Law, The New, 223
German Railroad Officials Instructed How to Act in Cases of Accidents, 85
Germany, American Life Companies in, 183
Germany, American Life Companies in, 267, 268
Germany, Life Assurance in, 166
Gilman, Jeweler, Plot to Defraud Fire Company, 50
Glens Falls Insurance Company, Statement of the, 43
Goedler, Richard, Dismissal from Insurance Department of, 194
Goodlander Mill Company's Mills, The Burning of, 49
Gossip from Continental Europe, 15, 52
Graduated Exercises and Examples for the Use of Students of the Institute of Actuaries Text Books, 213
Great Britain, American Life Companies in, 171
Great Britain, Steam Boiler Legislation in, 6
Great Britain Insurance Press Attack the Mutual Reserve Fund Life Association, 278
Great Floods, Some, 31

H

HAPPY Homes, 43
Haps and Mishaps, Reminiscence of H. B. Hyde, 190
Hawley, Warren A., on "The Coinsurance Clause as a Reform Measure, 100, 129, 136
Hartford Burglary Insurance Company, The, 20
Hartford Notes, 287
Health Insurance Corporation of London, Eng., The Progress of the, 88
Health Insurance Organizations, Need of Reliable, 88
Health Report of New York City, 274
Hebrew Risks, Value of, 217
"Hermit" on Insurance Matters, Remarks of, 182
"Hermit, The," Writings in Frank Leslie's on Insurance by, 206
Hickory, N. C., That Cut of Rate at, 125
Home Benefit Association, The, 40
Home Statement of the Sun Fire Office, 301
Homes Made Happy by Providing for Those Dependent on You, 43
Homœopathic Mutual Life, The, 57
Homœopathic Mutual Life, The Condition of the, 177
Honor to Whom Honor is Due, 272, 299, 300
How Philadelphia Burns, 274
How to Treat Burns, 238
Hoyos, The Career of the Murderer, 57
Hurt, Joel, Controversy Between The Vindicator of New Orleans and, 205
Hyde, H. B., Reminiscence of, 190
Hyde, Henry H., 80

I

ILLINOIS Law Compelling Foreign Insurance Companies to Take out Licenses, Not Enforced, 49
Impaired Lives, by Dr. E. S. Thomson, 189
Impaired Lives, Company Organized for Insuring, 158
Importance of Enlisting the Sympathies of the People, The, 6
Inadequate Fire Protection of Savannah, 49
Incendiarism at Danbury, Conn., 73
Incendiarism in Small Eastern Cities, 61
India, Famines and Irrigation in, 44
Indiana, New Insurance Companies of, 177
Indicator's Misrepresentations of THE SPECTATOR, The, 307
Individual Life Underwriters a Hundred Years Ago, 315
Industrial Assurance, 207, 232, 258, 282, 313
Infants, Assurance of, 29
Inspection Bureau, The Proposed Southern, 44
Insurance Agent of London, The Advice of the, 181
Insurance Brokerage Company of Pittsburgh, Circular Issued by the, 37
Insurance in 1889, Fire, 134
Insurance in Iowa, 29
Insurance Involved in the Dick & Meyer Sugar Refinery Fire, The Amount of, 131
Insurance Journalism, 44
Insurance Legislation, 14
Insurance Legislation in New Hampshire, 140
Insurance Literature, Misleading, 314
Insurance Man, Mr. Nutting as an, 29
Insurance Record's Remarks on the Sun Fire Office, 159
Insurance Statistics, The Compilation of, 307
Insurance Year Book for 1889-1890, 38
Insurance Year Book, Comments on The, 70, 94, 141
Insuring Against Floods, 93
Iowa, Insurance in, 79
Israelites, Longevity Among the, 314, 315

J

JESTER, The Nobleman and the Court, 157
Journalism, Insurance, 44
Journals Should Not Discriminate Between Companies That Do or Do Not Pay Their Losses, 157
July's Fire Losses in the United States and Canada, 87

K

KANAWHA Fire and Marine of West Virginia a Wild-Cat, 242
Kanawha Fire and Marine Wild-Cat, 254, 257
Kanawha Insurance Company, The Foggy, 265
Kare Automatic Sprinkler, The, 61
Kansas, Fun Ahead in, 105
Kansas City, Breaking of the Compact which Existed in, 193
Kemp, Superintendent, on Rebates, 193
Kentucky, Premiums and Losses in, 121
Kentucky Gossip, 138, 174
Kidnapped, Not Dead But, 53

L

LAPSED Policies, An Important Communication About, 66
Lapsed Policies, About, 90
Lapsed Policies, About, by D. H. Wells, 103
Law of Constancy, The, by L. G. Fouse, 30
Laws, Valued Policy, 115
Leavenworth & Burr, the Privates of the Insurance Publishing Business, 307
Legality of the Larger Life Assurance Companies to Erect Office Buildings, The, 293
Legion of Honor, An Attempt to Swindle the, 294
Legislation, Insurance, 14
Liability of Members of an Assessment Association, 50
License Fees, Louisiana Suing for, 166
Life Agency, A Lively, 142
Life Assurance, The Evolution of, 170
Life Assurance, How Men Will Act When Talked to About, 169
Life Assurance, Procrastination in, 185
Life Assurance, What it Has Done, 279, 280
Life Assurance Business, New, 74
Life Assurance Carried by Joseph H. Ditman, 293
Life Assurance Companies, Two Attempts to Swindle the, 294
Life Assurance Companies, Payments to Policyholders by, 217
Life Assurance Expenses, Analysis of, 205, 206
Life Assurance Field and its Prospects, The, 204, 295, 296
Life Assurance in Georgia, A Year's, 54
Life Assurance in Germany, 166
Life Assurance in Pennsylvania, 103
Life Assurance in Switzerland, 44, 109
Life Assurance Managers Should Outlive Their Agents Work for 1890, Now, 306
Life Assurance Mortality Experience, 247
Life Assurance, People Obtaining a Fuller Comprehension of, 181
Life Assurance Policies "Not Taken," 300
Life Assurance Ratios, 288
Life Assurance Returns, Analysis of, 110
Life Assurance Solicitor, Practical Experience of a, 80
Life Companies Organizing in Minneapolis, New, 154
Life Insurance Association of New York, The, 198
Life Insurance Company of Virginia Enters Indiana, 109
Life Policy, Assignment of, 247
Life Underwriters Association of Western New York, 200
Life Underwriters of Western New York, 272
Life Underwriters a Hundred Years Ago, Individual, 315
Life Underwriting in 1889; a Most Brilliant Year, 306
Lloyds Plate Glass Insurance Company, The, 20
Litigious Result of Dinkelspielism, 199
Liverpool and London and Globe Insurance Company, 8
Lives, Impaired, 189
London, New Publication Issued by Layton Bros. of, 213
London Spectator on Anti-Rebate Laws Passed in New York and Ohio, 62
Long Island Insurance Company, Impairment of the Capital of, 230
Longevity Among the Israelites, 314, 315
Losses and Premiums in Kentucky, 121
Louisiana Suing for License Fees, 166
Louisville's Big Fire, 142
Louisville, Fire at, 164
Louisville, News from, 123
Louisville Gossip, 67
Lynn and Boston Conflagrations, The, 266, 267
Lynn and Boston Conflagrations, An Abundance of Water When They Occurred, 265

M

MANHATTAN Life in Texas, Progress of the, 149
Manufacturers Insurance Company of Wheeling, W.Va., t
Marriage Should not be Contemplated Without Ample Provision for the Future, 121
Maryland's Beneficial Organizations, 158
Masons Fraternal Accident Association, The, 7
Maxwell, Superintendent, Rebate Circular by, 230, 237
McCance, Thomas W., Death of, 93
McClintock's Actuary, Remarks Concerning the Solvency of Life Company, 229
"Mean Duration of Life," and "Average Age of Living Persons, 73
Medical Association at Leeds, "Albuminuria and Life Assurance" Discussed by British, 170
Mediums, Fireproofing, 9
Meech, Actuary Levi W., on Longevity Statistics, 157
Meeting of the Actuarial Society of America, The First, 178
Merrill, Commissioner, on Mixed Life Insurance Companies, 25
Michigan, The Canada Life Seeking Business in, 169
Microbes and Thermal Waters, 123
Midsummer Reports of Insurance Companies Unnecessary, 38
Milk in the Cocoanut Accounted for, The, 225
Mills, John C., Death of, 68
Minneapolis, New Life Companies Organizing in, 154
Minneapolis, The Provident Life Insurance Company of, 158
Minneapolis Tribune Building Destroyed by Fire, 266
Miscellaneous Insurance, 229
Misleading Insurance Literature, 314
Mixed Life Insurance Companies, Commissioner Merrill on, 25
Mobile Gossip, 111, 194, 245
Modern Woodmen of America, Rumpus Prevailing in the Camp of, 231
Mont Dore, A Decription of, 149
Montreal Items, 142
Moore, Mr., President of the Continental, His Proposed Reinsurance Bill, 277
Mortality Experience, Table of Life Assurance, by Walter C. Wright, 172
Mortality Experience, Life Assurance, 247
Mortality Experience of Scottish Widows Fund, 62

Mule Spinning Rooms, Automatic Sprinklers in, 115
Murderer's Career, A, 57
Mutual Benefit Life Association of America, 200
Mutual Fire Insurance Company, The, 42
Mutual Fire of New York, Statement of, 69
Mutual Fire Insurance Company, The Advancement of the, 205
Mutual Life, The Issue of Single Premium Endowment Policies of $100 by the, 133
Mutual Life Defeated Judicial Blackmailers, How the, 19
Mutual Life and Accident Underwriters, The, 43
Mutual Reserve Fund Life Association and Richard Goedler, 194
Mutual Reserve Fund Life Association, The Insurance Press of Great Britain Attacks the, 278

N

NASHVILLE Board, The, 188
Nashville Local Board, The, 213
National Board of Fire Underwriters, Semi-Annual Meeting of the, 191
National Convention of Mutual Life and Accident Underwriters, 43
National Insurance Commissioners of the United States, The, 125
Nebraska Fire Companies, Requirements of, 97
Nebraska Happenings, 102
New England Mutuals and Pennsylvania Underwriters, 241
New Hampshire, The Ætna of Hartford Decides to Re-enter, 169
New Hampshire, The Ætna Will Go Into, 187
New Hampshire, The Ætna Insurance Company Enters, 194
New Hampshire, The Ætna Fire in, 301, 302
New Hampshire, Insurance Legislation in, 140
New Hampshire, Valued Policy Law in, 1
New Hampshire Compact, The Ætna Withdraws from the, 178
New Hampshire Compact, Modification of the, 200
New Hampshire Compact, Dissolution of the, 253
New Orleans, Fire Risks in, 314
New Orleans, Paid Fire Department in Sixth District of, 241
New Orleans, Resolution Introduced by William M. Railey in the Compact Meeting at, 121
New Orleans Compact, The Crescent and the, 52
New Orlean's Water Supply, A Suggestion of a Double System, 254
New York City Fire Insurance Premiums, 114
New York City Health Report, 274
New York Needs a Separate Supply of Water Exclusively for Fire Purposes, 265
Newark's Need of Pure Water, 61
News from Louisville, 123
Night Air, 239
Nobleman and the Court Jester, The, 157
Non-Forfeiture Clause Works, How the, 224
North Pacific of Tacoma, The, 5
Northwest, Fire Underwriters Association of the, 151
Northwestern Breezes, 4, 66, 161, 195, 234
Norwich Union Fire Insurance Society, 6
Notes by the way, 5
Notes from Canada, 139
Notes from Continental Europe, 184
Notes from Tennessee, 147
Notes from Over the Water, 309

O

OFFICE Buildings of the Larger Life Assurance Companies; Their Right to Erect Them, 293
Officers of Phoenix Mutual Life, Election of, 30
Official of German Railroads Educated in Surgery, 85
Ohio, Rebates in, 193
Ohio Observations, 282, 283
Old Dominion News, 112
Order of Fraternal Guardians, An Attempt to Swindle the, 294
Overbeck, W. H., Two Claimants to the Life Assurance of, 133

P

PACIFIC Coast, The, 27, 76
Pacific Coast News, 139, 210
Paid Fire Department in Sixth District of New Orleans, 241
Paid-up Life Policies, the Business of Buying Up, 265
Paige, John C., and the City of London Fire Insurance Company, 98, 103
Pennsylvania, Life Assurance in, 103
Pennsylvania Insurance Report, The, 54
Pennsylvania Law Concerning New England Mutuals, 241
Pennsylvania Life Insurance Report, 97
Pennsylvania Mutuals, Some, 213
Pension Applicants on Life Assurance, 217, 222
Peoples Mutual of Elkhart, Ind., Paragraph Explaining Article Concerning the, 28
Persistency the Price of Victory, 237
Phi adelphia, How it Burns, 274
Philadelphia Compact, Trouble in the, 1
Phoenix Mutual Life, Election of Officers of, 30
Phoenix Mutual Life Insurance Company, Examination of the, 241, 249
Phoenix Mutual Life, Completion of its Reorganization and its Future Plans, 278
Phoenix Mutual Life, Appointment of Directors and Election of Officers of the, 278
Phoenix Mutual Life of Hartford, Reorganization of the, 287, 288
Phonograph Used in Life Assurance, 61
Pierre F. and M., An Undergrounder, 265
Pierre F. and M. Insurance Company, What a Correspondent Says of the, 265
Pittsburgh Insurance Brokerage Company, Circular Issued by the, 37
Poem of Premiums, A, 7
Policy in Life Assurance, A Religious Man Gives Up His, 181
Policies, About Lapsed, by L. G. Fouse, 90
Policies Issued by Life Companies, Decrease in Number of, 85
Policies Issued to Population, Ratios of, 218
Policies Not Taken, Increasing Number of, 25
Population, Ratios of Policies Issued to, 218
Potter, Orlando B., His Views on Slow Burning Construction, 306
Power Wasted in Business, The Amount of, 158
Premium Endowment Policies of $100 to Mature at Age Sixty Issued by the Mutual Life, 133
Premiums, New York City Fire Insurance, 114
Press in Their Interests, Efforts of Insurance Men to Enlist the Daily, 1
Pressure and Discharge in Sprinkler Systems, 117
Procrastination in Life Assurance, 184
Property Owners Should Insure Sufficiently, 188
Proposed Southern Inspection Bureau, The, 44
Prosecuted for Giving Rebates, 198
Prospects of the Life Assurance Field, 294, 295, 295
Protection of American Towns, Fire, 98
Provident Savings Life, The, 178
Provision for Welfare of His Family, A Father's, 181
Prudential Beneficial Association of Maryland, The Scheme of the, 158
Pulmonary Consumption, Treatment for, 7
Purser, George H., Scheme to Blackmail the Mutual Life Defeated by, 19

Q

QUAKER City Notes, 3, 39, 88, 160, 175, 195, 222, 255, 256
Question of Adjustment, A, 254
Question of Adjustments, The, 242
Question of Expense, A, 26

R

RAILEY, WILLIAM M., Resolution Introduced in the Compact Meeting at New Orleans by, 121
Ramsay, Alexander, Death of, 199
Ratios, Life Assurance, 288
Ratios of Policies Issued to Population, 218
Rebates, Prosecuted for Giving, 198
Rebate Circular by Superintendent Maxwell, 230, 237
Reinsurance of all the Business of the Atlantic Fire and Marine, Outside of Providence in the National of Hartford, 305
Reinsurance Problem, A, 213
Reinsurance Problem, That, 223, 286
Reinsurance Problem Again, That, 299
Reinsuring New York Risks in Companies of Foreign Countries, What the New York Board Did in the Matter, 277
Religious Man Gives Up His Life Assurance Policy, 181
Remedy for Some Faulty Construction, Suggested, 238
Renewing Insurance Policies, Danger of Delay in, 49
Reports of Insurance Companies, 217
Reports of the Pierre F. and M., Discrepancy in the, 265
Reward of $1000 Offered by P. B. Armstrong, 251
Richardson, H. A., Purveyor of Wild-cat Insurance, 74
Richmond, Va., Correspondence From, 112
Risks in Fire Insurance, Binding, 29
Roberts & Co., M. A., of Grafton, W. Va., Alleged Firm of, 265
Rochester Correspondent on the Anti-Rebate Law, 133
Roofs of Houses, Means of Fire Extinguishment upon the, 306
"Rough Notes," Remark on Agents, 109
Rowell & Co., Concerning the Circulation of THE SPECTATOR, Request of, 205
Ruggles, W. B., Paper on "Valued Policy Laws" Read by, 115
Rumpus, A Fraternal, 231
Rush for Risks, A, 293

S

SALEM, Ore., State Insurance Company of, 125
Savannah, Fire Protection at, 42
Savannah, Inadequate Fire Protection of, 49
Scottish Widows Fund, Mortality Experience of the, 62
Seattle Fire Department and Water Supply, The, 56
Security Mutual Benefit Society of New York, Failure of the, 88
Security Trust Company of Philadelphia, 32
Semi-Annual Meeting of the National Board of Fire Underwriters, 191
Semi-Annual Reports Necessitate Much Labor, 13
Semi-Annual Reports of Insurance Companies, 38
Seventh Avenue, New York, Fire on, 97
Slow Burning Construction, 306
Smith, H. Lyle, M. D., on "Pension Applicants," 217, 222
Smith of Massachusetts, Paper Read by Deputy Commissioner, 146
Societies, Fraternal, 63
Solicitor, Practical Experience of a Life Insurance, 80
Solvency of Life Companies, The Test of the, 229
Southeast, The, 4, 16, 27, 51
Southeastern Items, 111, 124, 138,
Southeastern News, 147, 162, 176, 187, 197, 212, 235, 245
Southern Gossip, 137
Southern Inspection Bureau, The Proposed, 44
Southern Inspection Bureau, Doubt About Organizing the, 49
SPECTATOR, Two New Departments Added to THE, 205
SPECTATOR Publications, 295, 288
SPECTATOR Company's Standard Life Publications, THE, 253
SPECTATOR Company, The Various Publications of THE, 217
SPECTATOR Surveys, 75, 136, 255, 269, 270, 280, 281, 296, 297, 308
SPECTATOR Wishes all its Friends a Merry Christmas and a Happy New Year, THE, 305
Spokane Falls, Inadequate Water Supply of, 74
Spontaneous Combustion of the Human Body, The, 167
Sprinkler, Automatic, 188
Sprinklers Should Extend over the Entire Building, 38
Sprinkler Systems, Pressure and Discharge in, 117
Sprinkler Tests, Interesting, 231
Standard Life Publications of THE SPECTATOR Company, 253
Standard Oil Company, Goodlander Mill Company Against the, 49
State Insurance Company, Salem, Ore., 125
Statistics of Accidents Compiled by a German, 87
Steamboat Risks in Baltimore, Discussions of, 157
Steamboiler Inspection, 18
Steamboiler Legislation in Great Britain, 6
Stephen Crowell, Death of, 259
Still Making Faces, But at Long Range, 289
Stocks and Dividends, Fire Insurance, 23, 47, 130, 180, 227
Stone Buildings in Boston Destroyed by Fire, 265, 266
Summer Business of Life Assurance Companies, 109
Sun Fire Office of London, 119
Sun Fire Office, Home Statement of the, 301
Supreme Court, The, and the Overhead Wires, 294
Swindling Life Assurance Companies, Two Attempts at, 294
Switzerland, Life Assurance in, 44, 109
Sympathies of the People, The Importance of Enlisting the, 9

T

TACOMA, The North Pacific of, 5
Tacoma, Washington, Inadequate Water Supply of, 74
Taxes and the Public Health, Water, 237
Tennessee, Notes from, 147
Tests, Interesting Sprinkler, 231
Test of the Solvency of Life Companies, 229
Testing New Automatic Sprinklers, 37
Texas, Fire Insurance Progressing in, 49
Texas Happenings, 148, 163
That $1000 Reward, 251
Theatre Audiences, The Protection of, 70
Thomson, Dr. E. S., Lecture on Impaired Lives, 189
Toby, Simeon, Letter Received from, 74
Tornado Insurance, 212
Travelers of Hartford, The, 31
Travelers Insurance Company Abroad, The, 178
Tuberculosis, Comparative Immunity of Hebrews from, 217
Twenty-five Hundred Volts, Withstood, 44

U

UNDERWRITERS Should Prevent Fires, Why, 57

V

"VALUED Policy Laws" as Read by W. B. Ruggles, 115
Valued Policy Law in New Hampshire, Modification in the, 1
Vindicator, The Atlanta Home and The, 204
Vindicator of New Orleans, Joel Hurt and The, 205
Vindicator of New Orleans, Correspondence Between C. Thomson and The, 248
Virginia State Board, The, 256, 257

W

"WARNING of Danger," A New Fire Hazard Found in Cotton, 277
Warren, William, Death of, 237
Washington Life Insurance Company, Work Issued by, 13
Wasted Power in Business, The per cent, 158
Watchmen, Loss of Faith in Private, 61
Water for Brooklyn, More, 20
Water Supply of Newark, 61
Water Supply for New Orleans, A Suggestion for a Double System of, 254
Water Supply Systems, Inspection of Fire Departments and, 194
Water Taxes and the Public Health, 237
Water Tower, The Advantage of the, 293
Water Tower's Efficient Service in the Union Square Fire, The, 293
Watertown Fire of Watertown, Dak., The Condition of the, 85
Watertown Fire of Dakota, Standard's Remarks About the, 97
Wells, D. H., on Lapsed Policies, 66
Wells, D. H., About Lapsed Policies, 103
Wells, D. H., on "Average Duration of Lapsed and Surrendered Policies, 63
West Coast Fire and Marine Insurance Company, The, 248
West Coast Fire and Marine Prospering, 14
West Coast Fire and Marine and Rhode Island, 198
Western Items, 17, 78, 89, 148, 162, 244
Western Notes En Route, 220, 235
Western Items, En Route, 310, 311, 312
Western New York, 50
What Life Assurance Has Done, 279, 280
Whiting, Charles B., Communication From, 6
Wife's Policy Not Transferable, A, 237
Wild-cat, The Kanawha Fire and Marine, A, 242
Wilder, Supt., and the "Wild-cats" in Kansas, 105
Withstood Twenty-five Hundred Volts, 44
Wooden Beams Safer than Iron in a Fire, 305, 306
Wright, Walter C., Statistics Compiled by, 170, 172

Y

YEAR BOOK for 1889-1890, Published, 38
Year's Accidents in New York, A, 43